

# Investment Form

## Collective Investments (Unit Trusts) - Institutional Investors

**Note:**

- This application form is solely for the New Account Opening Purposes.
- Existing Portfolio Holders are to use the Additional Investment Form for any additional deposits (top-up investments).
- Each Controlling person needs to complete an individual IRS W-9 form for Tax identification and Certification.
- Each Related party and/or Beneficial owner to this investment application needs to complete the Annexure A attached to this form.

The above-mentioned forms can be found on [www.stanlib.com/Individuals/Investwithus/Pages/ApplicationForms.aspx](http://www.stanlib.com/Individuals/Investwithus/Pages/ApplicationForms.aspx) if required and the IRS W-9 form can be found on <https://www.irs.gov/pub/irs-pdf/fw9.pdf>.

A copy of this form must be sent to the Fund Manager and the Client must also retain a complete copy.

### ENTITY TYPE \*

<input type="checkbox"/> NON-PROFIT / CHARITIES	<input type="checkbox"/> TRUST	<input type="checkbox"/> INVESTMENT SCHEME	<input type="checkbox"/> LISTED COMPANY	<input type="checkbox"/> MEDICAL SCHEME	<input type="checkbox"/> RETIREMENT FUND
<input type="checkbox"/> UNLISTED COMPANY	<input type="checkbox"/> CLOSE CORPORATION	<input type="checkbox"/> JOINT VENTURE	<input type="checkbox"/> LONG TERM INSURER	<input type="checkbox"/> PARTNERSHIP	<input type="checkbox"/> GOVERNMENT/ MUNICIPALITY

**\*Compulsory section.**

### CLIENT DETAILS: LEGAL ENTITY \*

All entities are required to complete the FATCA/CRS Self Certification form for Entities. This form is available on our website, [www.stanlib.com](http://www.stanlib.com). All controlling persons, beneficial owners, authorised signatories or power of attorney's, are required to complete the Beneficial Owner/Related Party form (Annexure A) and submit together with this application form.

REGISTERED NAME OF ENTITY	<input type="text"/>											
TRADE NAME	<input type="text"/>											
DATE OF INCORPORATION	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	REGISTRATION NUMBER	<input type="text"/>
	D	D		M	M		Y	Y	Y	Y		
COUNTRY OF INCORPORATION	<input type="text"/>											
JURISDICTION OF OPERATION	<input type="text"/>											
PRINCIPAL PLACE OF BUSINESS	<input type="text"/>											

**\*Compulsory Section**

### SOURCE OF FUNDS \*

CODE:

<input type="checkbox"/> 01. Savings	<input type="checkbox"/> 02. Credit	<input type="checkbox"/> 03. Tax refund
<input type="checkbox"/> 04. Winnings	<input type="checkbox"/> 05. Donations	<input type="checkbox"/> 06. Trade / business / member contribution
<input type="checkbox"/> 07. Property Sale	<input type="checkbox"/> 08. Dividends	

**\*Compulsory Section**

### PURPOSE OF INVESTMENT \*

CODE:

<input type="checkbox"/> 01. Earn Higher Returns	<input type="checkbox"/> 02. Reach Financial Goals	<input type="checkbox"/> 03. Start and Expand a Business	<input type="checkbox"/> 04. Investment of working capital
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**\*Compulsory Section**

**BUSINESS ACTIVITY \***

CODE:

01. Dormant company	04. Sales	07. Administrative and support service	10. Maintenance
02. Management / Consulting	05. Trust Management	08. Distribution	11. Marketing
03. Production and supply	06. Customer service	09. Financial services	12. Wholesale and retail

**\*Compulsory Section**

**INDUSTRY \***

CODE:

01. Government, state owned enterprise, armed forces	05. Politics	09. Unemployed	13. Construction	17. Human health and social work activities
02. Gambling	06. Trust management	10. Administrative and support service	14. Professional, scientific, technical and education	18. Information, technology and communication
03. Non-profit / religious organisation	07. Mining and quarrying	11. Agriculture, forestry and fishing	15. Electricity, water, gas supply and waste management	19. Manufacturing, wholesale or retail
04. Real estate	08. Motor vehicles, transportation, distribution	12. Arts, entertainment, hospitality	16. Financial, investment and insurance	

**\*Compulsory Section**

**FATCA/CRS SELF-CERTIFICATION DECLARATION FOR A LEGAL ENTITY**

The government of South Africa has entered into agreements under which it has agreed to the automatic exchange of information with other countries. These agreements are aimed at improving tax compliance between the countries over financial assets held by investors within their boundaries. As a result of these agreements, South Africa has introduced tax laws which require that we collect information about each investor's tax residency and tax classification. We are also required to report the tax information we have collected together with the investor's investment account(s) information to the South African Revenue Services (SARS).

What this means for you as a client is that STANLIB is obliged to provide SARS with certain information you provide to STANLIB when you invest or transact with us. SARS, in turn, may pass the information to other tax authorities outside South Africa as required by the agreements the government has entered into. STANLIB may, in complying with its reporting obligations to SARS, make use of the services of other companies in its group of companies in collating, interpreting, storing and forwarding of your information to SARS.

**The information in this self-certification form is not tax advice. We recommend that you consult a professional tax or legal advisor for specific tax or legal advice. Each Controlling person needs to complete an individual self-certification form found on the following weblink: FATCA/CRS Self-Certification Declaration For an Individual(UT)**

**TAX INFORMATION \***

As part of STANLIB's obligation to comply with the U.S. Foreign Account Tax Compliance Act (FATCA), we require you to provide us with your tax information where applicable and will keep a record of such information. We will only disclose this information to the relevant tax authorities if and when required as per FATCA regulation.

**TAX INFORMATION FOR U.S. INDIVIDUALS \***

ARE YOU A CITIZEN OR NATIONAL, OR RESIDENT FOR TAX PURPOSES IN THE U.S.  YES  NO

If you have selected 'YES', please submit the applicable United States of America Internal Revenue Services (IRS) forms and complete your Tax Identification Number below.

TAX IDENTIFICATION NUMBER:

**If you have selected 'NO', you are not required to submit any IRS forms.**

**TAX INFORMATION FOR NON U.S INDIVIDUALS \***

ARE YOU A CITIZEN OR NATIONAL OR RESIDENT IN ANY OTHER COUNTRY FOR TAX PURPOSES  YES  NO

Please indicate all countries (including South Africa) in which you are resident for tax purposes and the associated tax identification numbers in the table below. By ticking 'No' you confirm that you are unable to provide the required Tax Information on the table below.

Country(ies) of Tax Residency *	Tax Identification Number *
1.	
2.	
3.	

**\*Compulsory Section**



**FATCA CLASSIFICATION FOR LEGAL ENTITY \***

**2A.** Please mark X only in one box below. (Refer to Annexure A for definitions of entities).

FATCA Classification		
2.1	Participating Financial Institution / Registered Deemed Compliant Financial Institution or IGA Reporting Financial Institution	<input type="checkbox"/>
2.2	Certified Deemed Compliant Financial Institution / Excepted Financial Institution or IGA Non Reporting Financial Institution	<input type="checkbox"/>
2.3	Sponsored Financial Institution	<input type="checkbox"/>
2.4	Foreign Financial Institution in non-IGA Jurisdiction	<input type="checkbox"/>
2.5	Specified U.S. Person	<input type="checkbox"/>
2.6	Non-Participating Foreign Financial Institution	<input type="checkbox"/>
2.7	U.S. Person that is not a Specified U.S. Person under the relevant United States Regulations	<input type="checkbox"/>
2.8	Active Non-Financial Foreign Entity which is regularly traded on an established securities market or affiliated thereto	<input type="checkbox"/>
2.9	Active Non-Financial Foreign Entity (other than 2.8)	<input type="checkbox"/>
2.10	Passive Non-Financial Foreign Entity (If you tick this box, please include individual self-certification forms for your Controlling Persons) Indicate the total number of controlling persons <input type="text"/>	<input type="checkbox"/>

**CRS CLASSIFICATION FOR LEGAL ENTITY \***

**2B.** Please mark X only in one box below. (Refer to Annexure A for definitions of entities).

CRS Classification		
2.1	Financial Institution (if you are an Investment Entity, please see 2C below)	<input type="checkbox"/>
2.2	Active Non-Financial Entity	<input type="checkbox"/>
2.3	Active Non-Financial Entity which is a Governmental Entity, International organisation, Central Bank or entity wholly owned by one or more of the foregoing	<input type="checkbox"/>
2.4	Recognised Pension scheme or plan	<input type="checkbox"/>
2.5	Active Non-Financial Entity which is regularly traded on an established securities market or affiliated thereto	<input type="checkbox"/>
2.6	Active Non-Financial Entity (other than those listed in 2.3 or 2.5 above)	<input type="checkbox"/>
2.7	Passive Non-Financial Entity (If you tick this box, please include individual self-certification forms for your Controlling Persons) Indicate the total number of controlling persons <input type="text"/>	<input type="checkbox"/>

IF YOU HAVE TICKED 2.1, 2.3 OR 2.4 PLEASE PROVIDE YOUR / YOUR SPONSOR'S GIIN:

IF THE GIIN PROVIDED ABOVE IS ISSUED IN THE NAME OF YOUR SPONSOR, PLEASE PROVIDE YOUR SPONSOR'S NAME AS SHOWN ON THE IRS LIST:

**2C**

Only mark an x in the box above if you are a managed investment entity outside of a CRS participating jurisdiction. If this box is marked, please include individual self-certification forms for your controlling persons.

**ADDRESS DETAILS \***

**PHYSICAL ADDRESS \***

BUILDING / PLOT / FARM NUMBER AND NAME	<input type="text"/>		
STREET NUMBER AND STREET NAME	<input type="text"/>		
SUBURB	<input type="text"/>	CITY	<input type="text"/>
COUNTRY	<input type="text"/>	POSTAL CODE	<input type="text"/>



**\*Compulsory fields**

**DIVIDENDS TAX, INTEREST TAX AND REIT**

If you are an exempt entity or have a reduced rate, please indicate this below and complete the corresponding declaration as an annexure to the application form.

EXEMPT FROM TAX ON INTEREST       REDUCED INTEREST TAX RATE

**INVESTMENT SELECTION**

Complete the investment amount next to the portfolio selection in the space provided.

**Please Note:**

Service charges (annual administration charges) are set by the Client Fund Manager and the Client.

Fund Name	Fee	Investment Amount
		R
		R
		R
		R
		R
		R
TOTAL:		R

**Charges:** The charge will be a service charge equal to the amount stipulated.

1. The charge for the individual fund is accrued daily on the market value of the fund and levied monthly.
2. The service charge is deducted monthly in arrears from the income received by the fund.
3. The class in which the investor is placed will be determined by the investment amount and STANLIB reserves the right to move the investor between the classes as the investment value changes.

SIGNATURE OF CLIENT/  
AUTHORISED SIGNATORY\*

DATE   -   -

SIGNED AT

**\*Compulsory if fees have been selected. Where fees are not selected we will default to 0%.**

**INCOME DISTRIBUTION**

All distributions will be reinvested as per the investment selection unless otherwise instructed.

PAY INTO BANK ACCOUNT  YES

REINVEST INTO EXISTING STANLIB PORTFOLIO  YES

**BANKING DETAILS TO BE LINKED TO THIS INVESTOR FOR E-TRADE\***

Payments to third-party bank accounts are not allowed. Payments can only be paid into an account in the name of the investor.

**It is compulsory to furnish us with banking details.** Use the bank details provided to link to e-trade.

**E-trade** refers to the electronic portal designed to provide Investors with a service to actively manage their portfolios and instruct trades at their discretion. Transactions are executable with a computer or smartphone device and are made quickly with no paperwork required. Typically the user will login to the STANLIB Online website and process transactions on their portfolios. **These transactions can be additional investments, switches, redemptions and regular cash flow plans (CFPs).** This service is appealing to investors as it allows more control and easier transactability over their portfolios. "You may want to link to E-trade so that you can always get a trade in quickly when you need to".

AUTO LINK ME TO E-TRADE

Please fill in this section if banking details are different from the banking details provided above.

BANK

COUNTRY

BRANCH  BRANCH CODE



ACCOUNT NUMBER	
ACCOUNT TYPE	<input type="checkbox"/> CURRENT/CHEQUE <input type="checkbox"/> SAVINGS
ACCOUNT HOLDER'S ID NUMBER	
ACCOUNT HOLDER'S NAME	

**BENEFICIAL OWNER AND AUTHORISED SIGNATORY/CONTROLLING PERSON CONFIRMATION**

Each beneficial owner is to complete Annexure A (Copies can be made and attached to this application when submitting for processing)

**Beneficial owner:** has shares in the legal entity equal to or greater than 25% holding or owns the bank account used by the entity.

All signatories/Controlling Persons are required to complete Annexure A

**Controlling Person:** exercises control over the entity, such as directors or executives.

**Signatory:** binds a person/ entity to the terms of an agreement.

**Note:** Failure to supply the requested information will result in your application being rejected.

**AUTHORISED SIGNATORIES**

These are individuals who are authorised signatories to provide the Manager with instructions relating to the investor's investment. These are also the individuals who will be authorising withdrawal instructions digitally via mobile and or email.

NAME/S	
SURNAME	
IDENTITY/PASSPORT NUMBER	
PASSPORT EXPIRY DATE	<input type="text"/> - <input type="text"/> - <input type="text"/> <small>D D M M Y Y Y Y</small>
COUNTRY OF PASSPORT ISSUE	
CELLPHONE NUMBER	<input type="text"/> - <input type="text"/>
DESIGNATION	
EMAIL ADDRESS	
SPECIMEN SIGNATURE	
SIGNING ARRANGEMENT	<input type="checkbox"/> ALONE <input type="checkbox"/> JOINTLY

NAME/S	
SURNAME	
IDENTITY/PASSPORT NUMBER	
PASSPORT EXPIRY DATE	<input type="text"/> - <input type="text"/> - <input type="text"/> <small>D D M M Y Y Y Y</small>
COUNTRY OF PASSPORT ISSUE	
CELLPHONE NUMBER	<input type="text"/> - <input type="text"/>
DESIGNATION	
EMAIL ADDRESS	
SPECIMEN SIGNATURE	
SIGNING ARRANGEMENT	<input type="checkbox"/> ALONE <input type="checkbox"/> JOINTLY



NAME/S	<input type="text"/>
SURNAME	<input type="text"/>
IDENTITY/PASSPORT NUMBER	<input type="text"/>
PASSPORT EXPIRY DATE	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>D D M M Y Y Y Y</small>
COUNTRY OF PASSPORT ISSUE	<input type="text"/>
CELLPHONE NUMBER	<input type="text"/> - <input type="text"/>
DESIGNATION	<input type="text"/>
EMAIL ADDRESS	<input type="text"/>
SPECIMEN SIGNATURE	<input type="text"/>
SIGNING ARRANGEMENT	<input type="checkbox"/> ALONE <input type="checkbox"/> JOINTLY

NAME/S	<input type="text"/>
SURNAME	<input type="text"/>
IDENTITY/PASSPORT NUMBER	<input type="text"/>
PASSPORT EXPIRY DATE	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>D D M M Y Y Y Y</small>
COUNTRY OF PASSPORT ISSUE	<input type="text"/>
CELLPHONE NUMBER	<input type="text"/> - <input type="text"/>
DESIGNATION	<input type="text"/>
EMAIL ADDRESS	<input type="text"/>
SPECIMEN SIGNATURE	<input type="text"/>
SIGNING ARRANGEMENT	<input type="checkbox"/> ALONE <input type="checkbox"/> JOINTLY

**CAPTURERS**



These are individuals who are permitted to capture instructions on the platform before it goes to Authorised signatories for approval.

NAME/S	
SURNAME	
IDENTITY/PASSPORT NUMBER	
CELLPHONE NUMBER	-
DESIGNATION	
EMAIL ADDRESS	

These are individuals who are permitted to capture instructions on the platform before it goes to Authorised signatories for approval.

NAME/S	
SURNAME	
IDENTITY/PASSPORT NUMBER	
CELLPHONE NUMBER	-
DESIGNATION	
EMAIL ADDRESS	

These are individuals who are permitted to capture instructions on the platform before it goes to Authorised signatories for approval.

NAME/S	
SURNAME	
IDENTITY/PASSPORT NUMBER	
CELLPHONE NUMBER	-
DESIGNATION	
EMAIL ADDRESS	

**CORRESPONDENCE PREFERENCE**

All statements, reports and notices will be sent to you electronically.

ELECTRONIC (EMAIL)

MONTHLY STATEMENT  1ST TO LAST DAY OF THE MONTH  1ST TO 1ST OF NEW MONTH

(IF NO SELECTION, WE WILL DEFAULT TO THE 1ST TO LAST DAY OF THE MONTH)

ANNUAL FINANCIAL STATEMENTS

EMAIL ADDRESS/ES \*

- 1
- 2
- 3
- 4
- 5

\* Compulsory field

**FICA AND BUSINESS REQUIREMENTS**



Unless previously provided to the Manager, please send verified/certified copies of the documents set out below. These are used to verify the identity of the Investor. Strictly, only clear, legible copies of identity and other documents will be accepted, the Manager reserves the right to ask for further documentation

The Financial Intelligence Centre Act requires financial institutions, such as STANLIB, to establish and verify their clients' identities to combat financing of terrorism and money laundering. We have listed below the required information and documentation needed to identify and verify our clients' identities. Please note that these are the minimum requirements and, in certain circumstances, additional information and/or documentation may be requested if the information is not accessible on public sites.

## 1. Authority to act or Resolution

## 2. In addition to the above, please supply the following documents (where applicable) :

### Partnership

- Partnership Agreement/ Registration Certificate for a Professional Partnership
- Ownership Structure reflecting all shareholders and their percentage holdings
- A document containing the following information for each shareholder holding 25% or more (if applicable):
  - Full Name and Surname / Entity Name
  - ID Number/Registration Number
  - Physical Address
  - Contact Details

### Trust

- Trust Deed
- Letter of Authority

### Company/Closed Corporation/Private Schools

- Ownership Structure reflecting all shareholders and their percentage holdings
- A document containing the following information for each shareholder holding 25% or more (if applicable):
  - Full Name and Surname / Entity Name
  - ID Number/Registration Number
  - Physical Address
  - Contact Details

This document details the documentation required from clients (individuals and entities) for SARS foreign tax reporting.

## AUTOMATIC EXCHANGE OF INFORMATION (FATCA/CRS BUSINESS REQUIREMENTS)

The government of South Africa has entered into agreements under which it has agreed to the automatic exchange of information with other countries. These agreements are aimed at improving tax compliance between the countries over financial assets held by investors within their boundaries. As a result of these agreements, South Africa has introduced tax laws which require that we collect information about each investor's tax residency and tax classification. We are also required to report the tax information we have collected together with the investor's investment account(s) information to the South African Revenue Services (SARS).

What this means for you as a client is that STANLIB is obliged to provide SARS with certain information you provide to STANLIB when you invest or transact with us. SARS in turn may pass the information to other tax authorities outside South Africa as required by the agreements the government has entered into. STANLIB may, in complying with its reporting obligations to SARS, make use of the services of other companies in its group of companies in collating, interpreting, storing and forwarding of your information to SARS.

### Unlisted Companies: Foreign

- In respect of the Principal Executive Officer, each Director, each Authorised Person, and each shareholder holding more than 25% of the voting rights and/or shares of the company:
- Certified copy of the Identity Document
- Proof of residential address and contact details
- Foreign TIN number or equivalent registration number in country of registration
- Proof of registration as a bank or a financial services provider or a collective investments scheme
- Copy/extract of share register showing all persons/entities that own more than 25% of the issued share capital

### Listed Companies

Documentary evidence listing (printout from the official website of the stock exchange on which the entity is listed is required);

- Certified copy of Change of Name, if applicable (CM9 or CoR 9.1 or 2)
- Notice of Registered Office and Postal Address (CM22 or CoR 21)
- In respect of the Principal Executive Officer, each Director, each Authorised person, and each shareholder holding more than 25% of the voting rights and/or shares of the company:
- Certified copy of the Identity document
- Proof of residential address and contact details
- Proof of registration as a Financial Institution: i.e is the entity registered as a Bank as defined in the Banks Act or a Financial Services Provider as defined in FAIS or registered as entity that is regulated by CISCAs, LTIA or STIA
- Copy/extract of share register showing all persons/entities that own more than 25% of the issued share capital.

### Authority to act: Directors' resolution:

- Copy/extract of share register showing all persons/entities that own more than 25% of the issued share capital.

### Pension Funds

- List of members who have a right to more than 5% of the fund:
- The identity document and proof of address ( same requirements as for an individual)

### Unlisted Companies: South African

- Proof of registration as a Financial Institution: i.e is the entity registered as a Bank as defined in the Banks Act or a Financial Services Provider as defined in FAIS registered as entity that is regulated by CISCAs, LTIA or STIA
- Copy/extract of share register showing all persons/entities that own more than 25% of the issued share capital

### Close Corporations

- Proof of registration as a Financial Institution: i.e is the entity registered as a Bank as defined in the Banks Act or a Financial Services Provider as defined in FAIS or registered as entity that is regulated by CISCAs, LTIA or STIA

### Partnerships

- Proof of residential address and contact details for Partnership
- Proof of registration as a Financial Institution: i.e is the entity registered as a Bank as defined in the Banks Act or a Financial Services Provider as defined in FAIS registered as entity that is regulated by CISCAs, LTIA or STIA

### Professional Partnerships

- In respect of the Principal Executive Officer, each Partner, each Authorized person, and each shareholder holding more than 25% of the voting rights and/or shares of the company:
- Certified copy of the Identity document
- Proof of residential address and contact details
- Proof of registration as a Financial Institution: i.e is the entity registered as a Bank as defined in the Banks Act or a Financial Services Provider as defined in FAIS registered as entity that is regulated by CISCAs, LTIA or STIA
- Copy/extract of share register showing all persons/entities that own more than 25% of the issued share capital.

### Medical Aid Funds

- List of members who have a right to more than 5% of the fund:
- The identity document and proof of address ( same requirements as for an individual)





## TERMS AND CONDITIONS

- 1. Net Asset Value (NAV):** Prices are calculated on a NAV basis, which is the total value of all assets in the Portfolio including any income accrual and less any permissible deductions from the Portfolio divided by the number of participatory interests in issue. Permissible deductions include brokerage, Securities Transfer Tax, auditor's fees, bank charges, trustee/custodian fees and the service charge levied by STANLIB Collective Investments (RF) Proprietary Limited ("the Manager").
- 2. Service Charge (levied monthly incl. VAT):** The service charge for the individual portfolios is accrued daily and levied monthly on the market value of the Portfolio. Certain portfolios have a performance based service charge which shall be a variable amount that may either increase or decrease, depending on whether the Manager has added or detracted value for the portfolio relative to a passive investment in the portfolio's benchmark. Please refer to the latest fact sheet(s) for more details. The service charge is normally deducted from the income received by the Portfolios. The Portfolio Charges document (including Performance Fee Frequently Asked Questions) is available on [www.stanlib.com](http://www.stanlib.com).
- 3. Performance Fees:** Where fees are not accrued daily, the fee accrual is lagged and rolling measurement periods are used, certain participatory interest holders may carry a lower proportion of the performance fee relative to performance enjoyed, whilst other Clients may carry a higher proportion of the performance fee relative to performance enjoyed. Where underlying portfolios charge implicit performance fees (i.e. implicit in their unit prices), participatory interest holders may carry these performance fees regardless of whether the top-tier portfolio or mandate has out-performed its own benchmark. The Portfolio Charges document (including Performance Fee Frequently Asked Questions) is available on [www.stanlib.com](http://www.stanlib.com) ("Investment for Individuals" section).
- 4. Total Expense Ratio:** The Total Expense Ratio (TER) of a Portfolio is a measure of the Portfolio's assets that were relinquished as operating costs expressed as a percentage of the daily average value of the Portfolio calculated over a period of usually a financial year. Typical expenses which are deducted from a Portfolio include service charges, taxes, trustee fees and audit fees. The TERs can be located on the Fact Sheets and the Portfolio Charges document which is available on [www.stanlib.com](http://www.stanlib.com) ("Investment for Individuals" section).
- 5. Overnight Interest Allocation:** Interest earned by STANLIB in its bank account (subscription) on deposits made by you will be added to the investment amount if it takes longer than 1 Business Day, after the receipt of the deposit and/or the fulfilment of any outstanding requirements, to process the transaction. Deposits made on a non-business day (i.e. public holidays, Saturdays and Sundays) will also not attract any interest.
- 6. Switching:** A "switch" involves selling participatory interests (units) in one portfolio and investing the proceeds in another portfolio. The Manager does not normally charge initial manager charges twice, other than in the instance where the original entry was into a portfolio with lower charges than the portfolio into which the Client will be switching into. Accordingly, the Client will have to pay the difference between two initial manager charges. However, the Client and the Financial Adviser (if applicable) may agree on a different arrangement to that mentioned above, in which case an initial manager charge as agreed, between the Client and the Financial Adviser, will be charged on the switch transaction. As costs may change from time to time, please consult with your authorised Financial Adviser. **STANLIB monitors account patterns of transactions for practices such as but not limited to market timing where an investor purchases and sells units within a short time period to take advantage of limitations in determining the net asset value of the funds. STANLIB reserves the right to delay or reject such transactions where investors engage in such practices in order to protect and ensure equitable treatment of all investors in the fund.**
- 7. Income Distributions:** Income distributions are made at regular intervals for all portfolios. Portfolios either declare distributions monthly, quarterly (31 March, 30 June, 30 September, 31 December), bi-annually (30 June, 31 December), or annually (31 December). These distributions are paid by no later than the last working day of the following month. Please refer to the latest fact sheet(s) for more details.
- 8. Institutional & Retail Money Market Portfolios:** The price of each participatory interest (unit) is aimed at a constant value for all Money Market Portfolios. The total return to the Client is primarily made up of interest received but, may also include any gain or loss made on any particular instrument. In most cases this will merely have the effect of increasing or decreasing the daily yield, but in an extreme case it can have the effect of reducing the capital value of the portfolio. STANLIB Collective Investments (RF) Proprietary Limited will endeavour to give Clients access to their cash on a same day basis, provided that there are no outstanding administrative issues between the Manager and the Client, and that the Client's repurchase request has reached the Manager before 11h30 on any business day. If the repurchase request is received after 11h30, Clients will have access to their funds on the following business day. The Manager will not accept responsibility for not being able to make payment to the Client within the above timeframe if the above-mentioned requirements have not been met, or the delay was caused due to circumstances beyond the control of the Manager.
- 9. The STANLIB Corporate Money Market Fund** gives clients access to their cash on a same day basis, provided that there are no outstanding administrative issues between the Manager and the Client, and that the Client's repurchase request has reached the Manager before 11h30 on any business day. The Manager will not accept responsibility for not being able to make payment to the Client within the above timeframe if the above-mentioned requirements have not been met, or the delay was caused due to circumstances beyond the Manager's control.
- 10. Payments:** Redemptions and income distribution payments can only be made into an account in the name of the Client. No third party or cheque payments will be made.

### 11 General

- 11.1. Collective investment schemes in securities are generally medium to long term investments.
- 11.2. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to future performance.
- 11.3. An investment in participatory interests of a collective investment scheme in securities is not the same as a deposit with a banking institution.
- 11.4. A Portfolio of a collective investment scheme in securities may borrow up to 10% of the market value of the Portfolio to bridge insufficient liquidity as a result of the redemption of participatory interests, and may also engage in scrip lending.
- 11.5. Where different classes of participatory interests apply to certain Portfolios, they may be subject to different charges.
- 11.6. A schedule of charges and maximum charges is available on request from the Manager. Commission and incentives may be paid and if so, would be included in the overall costs. Ongoing commission may be paid to Financial Advisers. Such ongoing commission, if applicable, will be paid by the Manager from the Service Charge paid to it. Details of such ongoing commission paid by the Manager to the Financial Adviser on record in respect of your investment are available on request from the Manager.
- 11.7. A schedule of charges and maximum charges is available on request from STANLIB Collective Investments (RF) Proprietary Limited ("the Manager"). Commission and incentives may be paid and if so, would be included in the overall costs. Ongoing commission may be paid to Financial Advisers. Such ongoing commission, if applicable, will be paid by the Manager from the service charge paid to it. Details of such ongoing commission paid by the Manager to the Financial Adviser on record in respect of your investment are available on request from the Manager.
- 11.8. The Manager reserves the right to close certain Portfolios from time to time in order to manage them more efficiently. More details are available from the Manager.
- 11.9. The holdings of offshore investments in certain portfolios are subject to current South African Reserve Bank Regulations.
- 11.10. Forward pricing is used.
- 11.11. Fluctuations or movements in exchange rates may cause the value of underlying offshore investments to go up or down.
- 11.12. The holdings of offshore investments in certain portfolios are subject to current South African Reserve Bank Regulations.
- 11.13. Any capital gain realised on the disposal of a participatory interest in a collective investment scheme is subject to Capital Gains Tax (CGT).
- 11.14. The Manager is obliged to report on the weighted average cost method for CGT purposes.
- 11.15. The Client confirms that neither the Manager nor any of its staff provided any advice and that the Client has taken particular care to consider whether the investment is appropriate considering the unique investment objectives, financial situation and particular needs.
- 11.16. All bank accounts supplied for the duration of this investment will be verified with the relevant banks prior to the investment being placed.
- 11.17. **Conflicts of interest disclosure:** the Manager shall, wherever possible avoid situations causing a conflict of interest. Where it is not possible to avoid such conflict: the Manager shall advise the Client of such conflict in writing at the earliest reasonable opportunity and shall mitigate the conflict of interest in accordance with its Conflict of Interest Management Policy. A copy of this Policy is available on [www.stanlib.com](http://www.stanlib.com). The Manager is part of the Standard Bank Group of companies and both the Liberty Agency and SBFC financial Advisers are permitted to sell various products belonging to the Manager. Stonehouse Capital holds equity interests in various FSP's which may result in an unavoidable conflict of interest. Clients of StoneHouse Capital partners are encouraged to familiarize themselves with the conflict of interest disclosures, as required by their FAIS license, prior to engagement. The Client may at any time terminate the Financial Adviser's appointment (if applicable). It is the Client's responsibility to advise the Manager of such termination in writing. Upon receipt of such notification The Manager will cease payment of any further service charge to the Financial Adviser. However the client understands that this will not result in a lower annual service charge as the full service charge will now be paid to the Manager.
- 11.18. **Dividends tax:** SARS will levy a withholdings tax on dividends at a rate of 20% with effect from 1st April 2012. If you are an exempt entity or if you are liable for dividends tax at a reduced rate then please download and complete the exemption form or the Reduced Rates form. These forms are available on [www.stanlib.com](http://www.stanlib.com). The default rate of 20% will be applied to all investors if an Exemption exemption from tax or the Reduced rates Rates form is not supplied at the time we receive your Investment application form.
- 11.19. If the Manager receives a deposit and cannot identify the client within 30 days of deposit, an instruction will be sent to the bank, to return the monies to the bank account where the funds were received from.
- 11.20. All portfolios are valued daily at 15h00.
- 11.21. Investments in money market funds, will receive the price of the same day if a complete instruction (With proof of deposit, or validation of funds in the bank account) is received prior to 13h45 for the 14h00 cut-off, and withdrawals will receive the price of the same day if a complete instruction is received prior to 11h30.
- 11.22. Investments in non-money market funds, will receive the price of the same day if a complete instruction is received prior to 15h00, and withdrawals will receive the price of the same day if a complete instruction is received prior to 15h00.

**12. FICA:** The Client hereby agrees to provide all documentation and information required in terms of the Financial Intelligence Centre Act, No. 38 of 2001, and understands that the Manager is prohibited from processing any transactions on the Client's behalf until all such documentation and information has been received unless the FICA submission and declaration has been completed by the Financial Adviser.

**13. Processing of personal information :** It is important to us that you understand how and why we obtain, use, process, store, verify and share (collectively "process" or "processing" as defined in POPIA) your personal information.

STANLIB will only process your information for the following purposes:

- 13.1. To provide you with products and services;
- 13.2. To manage and administer your investments;
- 13.3. To communicate with you and/or your financial adviser;
- 13.4. To comply with your instructions or the instructions of your financial adviser;
- 13.5. To monitor and/or record telephone calls and electronic transactions with you (including the collection of your biometric data where necessary) in order to accurately carry out your instructions or those of your financial adviser and for your protection.
- 13.6. For payment processing for services providers, merchants, banks and other persons that assist with the processing of your payment instructions;
- 13.7. To provide your information to an entity within the Standard Bank Group, including its subsidiaries and affiliates, for the purpose of improving our business and services or the business and services of the Standard Bank Group;
- 13.8. To provide relevant information to a contracted third party who requires the information to provide a service to you for your investment;
- 13.9. To send your information to the Financial Services Exchange (Pty) Ltd trading as Astute where this is necessary to fulfil our servicing obligations and/or where your financial adviser has instructed us to do so.



- 13.10. To send your information to a third party to perform verification checks on the information provided by you to STANLIB .
- 13.11. To assist in enhancing our services and your client experience;
- 13.12. For analysis in order to assess and improve our business and services or the business and services of the Standard Bank Group;
- 13.13. To verify your identity;
- 13.14. To detect and prevent fraud or money laundering;
- 13.15. To comply with laws and public duties;
- 13.16. In the interests of security and crime prevention;
- 13.17. For operational, marketing, audit, legal and record keeping purposes;
- 13.18. To transfer your personal information outside the borders of the Republic of South Africa where this is necessary to fulfil our servicing obligations. Where your personal information is transferred offshore, STANLIB confirms that adequate measures are in place to ensure the protection of your personal information and shall transfer your personal information offshore in accordance with the applicable requirements for trans-border information flow in terms of POPIA
- 13.19. To provide your information to industry registers such as ASISA, and contracted third parties, such as tracing agents, attorneys, debt collectors and other persons that assist with the enforcement of agreements;
- 13.20. To provide your information to regulatory authorities, governmental departments, local and international tax authorities and other persons that STANLIB under the law has to share your information with;
- 13.21. To provide your information to persons to whom STANLIB cedes its rights or delegates its obligations to under agreements; and;
- 13.22. If we become involved in a proposed or actual merger, acquisition, or any form of sale of assets, we may use and disclose your information to third parties in connection with the evaluation of the transaction. The surviving company, or the acquiring company in the case of a sale of assets, would have access to your information , which would continue to be subject to these terms.

We will take reasonable steps to ensure that your information is kept secure and confidential. We will ensure that a third party that we share your information with agrees to keep your information confidential and appropriately secured. We will keep your information until such time as we are compelled to delete it, as prescribed by applicable law.

We undertake solely to collect and process your information as permitted by law. If you feel we have not done so, you have the right to object. You have the right to access, correct and delete the personal information that is held about you.

To object to the processing of your personal information by STANLIB or correct, delete, or obtain a copy of the personal information STANLIB holds about you, you may email us on: [contact@stanlib.com](mailto:contact@stanlib.com) or write to STANLIB's Information Officer at: P O Box 202, Melrose Arch, 2076. or a Alternatively, you can email STANLIB's information officer at [privacy@stanlib.com](mailto:privacy@stanlib.com).

14. **Electronic Transactions:** the Client agrees that the Manager shall be entitled to implement all instructions and applications of whatever nature received on their Internet site, by telephone or any other electronic medium and which appear to emanate from the Client. The Manager and/or Financial Adviser is indemnified against any losses, claims or damages arising from acting on such instructions and/or applications, notwithstanding that it may later be proved that any such instruction was not given by the Client. The Client agrees that the electronic records of all instructions and applications processed by/or on behalf of him/her or which purport to be processed on behalf of the Client via the Manager's Internet site, telephone or any other electronic medium shall constitute prima facie proof of the contents of such instructions and applications. STANLIB will not be held responsible for any failure, malfunction or delay of any networks, electronic or mechanical device or any other form of communication used in the submission, acceptance and processing of applications and/or transactions. STANLIB will not be liable to make good or compensate any investor or third party for any damages, losses, claims or expenses resulting there from.

**15. Statements**

- 15.1. Clients in the STANLIB Money Market Fund will receive consolidated statements monthly.
- 15.2. All other Clients will receive consolidated statements quarterly.
- 15.3. A Client can register on STANLIB Online and access statements 24 hours a day in a secured environment.

16. **Large Withdrawals:** An investor should provide 10 business days written notice if they wish to redeem units in excess of 5% of the total portfolio's net asset value (NAV). In the case where such notice is not given, STANLIB retains the right to delay the honour of a repurchase or withdrawal instruction by up to 20 business days as stipulated in Board Notice 573. The delay is for purposes of generating the necessary cash in order to settle the repurchase instruction by liquidating some of the underlying investments and making sure that as a result, other investors will not be negatively impacted by the selling of units.

17. **Cooling off rights:** Due to the nature of this product, cooling off rights are not applicable to Collective Investment Schemes.

18. **Non-residents and Emigrants:** Foreign money must be sent to our bank account via Standard Bank International Trade Services swift code SBZAJJ and can be transferred in foreign currency or SA Rands. Standard Bank International Trade Services will contact Clients who have sent foreign currency, regarding the conversion date, unless the spot rate or a conversion date is specified with the payment. Clients have 30 days from receipt to convert. The Manager is not responsible for confirming the conversion date or spot rate.

19. **Trustees:** Standard Chartered Bank, 2nd Floor, 115 West Street, Sandton, 2196, Johannesburg. Telephone: (011) 217 6600

20. **Customer Service Queries:** You can contact our Customer Service team to log a query by visiting our website on [www.stanlib.com](http://www.stanlib.com) or send all queries to [contact@stanlib.com](mailto:contact@stanlib.com) or contact our contact centre on 086 123 003

21. **Complaints:** Should the you need to lodge a complaint with STANLIB regarding the services being provided, you can log on to [www.stanlib.com](http://www.stanlib.com) to submit a complaint or alternatively send complaints to [complaints@stanlib.com](mailto:complaints@stanlib.com)

22. STANLIB is a member of the Liberty Group of companies. Liberty is a full member of the Association for Savings & Investments South Africa (ASISA).

23. This application form and the relevant trust deed in respect of the STANLIB Collective Investments Scheme will form the agreement between the investor and the Manager. The investment will be administered in terms of the Collective Investment Schemes Control Act, 45 of 2002 (The Act)

24. **Contact details:** STANLIB Collective Investments (RF) Proprietary Limited Reg. No. 1969/003468/07. 17 Melrose Boulevard, Melrose Arch, 2196 | P O Box 202, Melrose Arch, 2076; T + 27 (0)11 448 6000 | F 086 727 7505/+ 27 (0)11 448 6666; E [contact@stanlib.com](mailto:contact@stanlib.com) | W [www.stanlib.com](http://www.stanlib.com)

**FINANCIAL SERVICES PROVIDER**

1. The Investor confirms that he/she has appointed the Financial Services Provider (FSP) whose Financial Sector Conduct Authority (FSCA) licence number is disclosed below for purposes of his/her dealings with the Manager.
2. The Investor agrees that the Manager will pay the FSP the charges as set out in this application form. Where the FSP is a legal entity (e.g a company or a close corporation) the FSP is represented herein by the natural person identified in the relevant block below. Where the FSP has a Category II FAIS licence and the Investor has mandated the FSP (or it's Representative) to act on his/her behalf in terms of a written agreement a copy of the written agreement must be provided to the Manager. The Manager will not act on instructions from the FSP if it has not received a copy of this agreement. The Manager is obliged by law to decline any instructions from an FSP who is not properly licensed with the Financial Sector Conduct Authority (FSCA).
3. Where the Investor has terminated his FSP's appointment, it is the Investor's responsibility to advise the Manager of such termination immediately. On receipt of such written notification, the Manager will cease payment of all charges, other than accrued charges to the FSP.
4. The Investor understands that where he/she changes FSP the consequences of such change may result in different or new fund and fees structures.

**FINANCIAL ADVISER**

**If financial advisor details are omitted, the instruction will be processed as STANLIB direct client.**

STANLIB ID

FSP LICENCE NO

NAME OF SOLE PROPRIETOR OR NAME OF REPRESENTATIVE

**FICA DECLARATION**

**TO BE COMPLETED BY FINANCIAL ADVISERS NOT SUBMITTING FICA DOCUMENTATION**

I confirm that I am the primary accountable institution (as described in the FICA regulations) in respect of the investor on whose behalf I am establishing a business relationship or concluding a



single transaction with the Manager (the secondary accountable institution). I confirm that I have established and verified the identity of the investor in terms of section 21 of FICA. I confirm that I will keep a record of the investor's records as is required in terms of section 21 of FICA. I will make available copies of these documents and details of the verification procedures followed on request from any party entitled thereto in terms of FICA within 5 business days of request

SIGNATURE OF FINANCIAL ADVISER

DATE

		-			-				
D	D		M	M		Y	Y	Y	Y

**\*If no date is indicated, we will default to the receipt date**

SIGNED AT



# DECLARATION

1. I/we apply for participatory interests (units) in the above selected portfolio(s) and understand that this investment will be subject to the Deeds governing the scheme(s) administered by the Manager.
2. I/we agree to provide all documentation and information required in terms of the Financial Intelligence Centre Act, No. 38 of 2001, and understand that The Manager is prohibited from processing any transaction on my behalf until all such documentation and information has been provided. Any money received by the Manager that is not accompanied by the required documentation will be held in the STANLIB Collective Investments (RF) Limited bank account until said documentation is received.
3. The Client and the Financial Adviser, by signing this form, state and declare that they have each read and understood the terms and conditions pertaining to the investment; including but not limited to Processing of Personal Information, Investment Objective, Information on Net Asset Value, Charges, Risk Factors, Income Accruals and declare that the Manager and Financial Adviser charges as indicated on this application form are correct; warrant that all statements given by each of them in this application form are true and correct in every aspect; and that such statements shall form the basis of the contract which is to be entered into with the Manager as well as the contract between the Client and the Financial Adviser.
4. By signing this form, the client consents to STANLIB processing their personal information in accordance with the terms and conditions.
5. The Client understands that in terms of the Financial Advisory and Intermediary Services Act, 2002 ("FAIS"), his Financial Adviser must be mandated by a licensed FSP as a representative with the necessary FAIS sub - categories to act on the Client's behalf and that it is also the Client's responsibility to determine whether his Financial Adviser has the necessary authorization. (FSCA toll free number: 0800 203722). If a financial adviser is not mandated as required by the Financial Sector Conduct Authority, the Manager is obliged by law to decline any instructions from such Financial Adviser.
6. The Manager may and will accept instructions on the strength of the Client's signature.
7. I/We hereby authorise the Manager to repurchase participatory interests from my investment account on a monthly basis, calculated as per the method prescribed below and pay this amount over monthly in arrears to Financial Adviser, into an account nominated by Financial Adviser in writing from time to time.

SIGNATURE OF CLIENT/ AUTHORISED SIGNATORY *		DATE *	<table border="1" style="border-collapse: collapse; width: 100%;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center;">D</td> <td style="text-align: center;">D</td> <td style="text-align: center;">M</td> <td style="text-align: center;">M</td> <td style="text-align: center;">Y</td> <td style="text-align: center;">Y</td> <td style="text-align: center;">Y</td> <td style="text-align: center;">Y</td> </tr> </table>									D	D	M	M	Y	Y	Y	Y	SIGNED AT
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**Important to Note:**

1. If no date is indicated, we will default to the receipt date.
2. If date on the instruction form is older than one month of date received, the instruction will be processed based on date received.
3. An instruction with a future date, will be processed based on the date received.



# Annexure A: Beneficial Owner and Related Party Form

## Collective Investments (Unit Trusts)

### Definitions:

**Beneficial owner:** has shares in the legal entity equal to or greater than 25% holding or owns the bank account used by the entity.

**Controlling Person:** exercises control over the entity, such as directors or executives

**Signatory:** binds a person/ entity to the terms of an agreement.

**Power of attorney:** has authorisation to represent or act on behalf of a person/ entity

### DETAILS OF RELATIONSHIP

RELATIONSHIP WITH INVESTOR/ENTITY \*  BENEFICIAL OWNER  CONTROLLER  SIGNATORY  POWER OF ATTORNEY

NAME OF INVESTOR/ ENTITY \*

\* Compulsory fields

### RELATED PARTY DETAILS - COMPLETE THIS SECTION ONLY IF RELATED PARTY IS A LEGAL ENTITY

ENTITY NAME\*

REGISTRATION NUMBER\*

DATE OF REGISTRATION\*

-   -      
D D M M Y Y Y Y

CONTACT NUMBER\*

COUNTRY OF OPERATION\*

COUNTRY OF REGISTRATION\*

\* Compulsory fields

### RELATED PARTY DETAILS - COMPLETE THIS SECTION ONLY IF RELATED PARTY IS AN INDIVIDUAL

TITLE \*

NAME/S \*

SURNAME \*

ID/PASSPORT NUMBER \*

MAIDEN NAME

PASSPORT EXPIRY DATE \*

-   -      
D D M M Y Y Y Y

DATE OF BIRTH \*

-   -      
D D M M Y Y Y Y

GENDER  FEMALE  MALE

MARITAL STATUS \*

SINGLE  MARRIED

CELLPHONE (DIALLING CODE) \*

-

TELEPHONE (DIALLING CODE)

-

EMAIL ADDRESS \*

COUNTRY OF PRIMARY RESIDENCE\*

COUNTRIES OF CITIZENSHIP\*

NATIONALITY \*

\* Compulsory fields

### ADDRESS DETAILS \*

#### PHYSICAL ADDRESS \*

BUILDING / PLOT / FARM NUMBER AND NAME

STREET NUMBER AND STREET NAME

SUBURB

CITY

COUNTRY

POSTAL CODE

\*Compulsory fields



# INVESTOR DECLARATION

1. I/We acknowledge that I/We provide consent to STANLIB to collect, process, store, disclose and share my Personal Information for the purpose of servicing my investment.
2. I/We agree to provide all documentation and information requested in this document and further required by law and consent to STANLIB processing my information for the purposes stipulated within the Terms and Conditions.
3. I/We confirm that all information provided herein is true and correct and that I/We have read and understood the contents of this form.
4. By signing this form, the client consents to STANLIB processing their personal information in accordance with the terms and conditions.
5. I/We acknowledge and accept that the information contained in this form and information about the Account Holder may be provided to SARS. Further, that SARS may also exchange the information with the tax authorities of another country or countries in which the Account Holder may be tax resident.

**If the information you have provided in this form changes in future, please submit a new form within 30 days. If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.**

SIGNATURE OF CLIENT / AUTHORISED SIGNATORY *	<input type="text"/>	DATE	<input type="text"/> - <input type="text"/> - <input type="text"/> <small>D D M M Y Y Y Y</small>
CAPACITY	<input type="text"/>	SIGNED AT	<input type="text"/>
SIGNATURE OF FINANCIAL ADVISER	<input type="text"/>	DATE	<input type="text"/> - <input type="text"/> - <input type="text"/> <small>D D M M Y Y Y Y</small>
		SIGNED AT	<input type="text"/>

